

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

In Re:

**WILBERTO TORRES TIRADO**

Debtor(s)

Case No.: 10-06509

Chapter 13

---

**MOTION TO INFORM AMENDED PLAN**

TO THE HONORABLE COURT:

**NOW COMES** the debtor, through the undersigned attorney, and very respectfully alleges and prays:

1. That today the debtor is filing an amended chapter 13 repayment plan.
2. That the reason for amendment is to adjust payment schedule, provide lift of stay with Toyota Credit and pay collateral owed to Banco Popular of PR through the repayment plan.

**WHEREFORE**, it is respectfully requests to this Honorable Court to take notice of the aforementioned.

**RESPECTFULLY SUBMITTED.**

**I HEREBY CERTIFY** that a true and exact copy of the foregoing motion has been filed electronically with the Clerk of the Court using CM/ECF systems which will send notification of such to the Chapter 13 Trustee, and we sent copy of this document through regular mail to debtor (s) and all non CM/ECF participants interested parties to their addresses listed on the master address list.

**In San Juan, Puerto Rico this 21th day of August of 2010.**

JPC LAW OFFICE

Jose M Prieto Carballo, Esq  
P.O. Box 363565  
San Juan, P.R. 00936-3565  
Tel (787) 607-2066 & Tel (787) 607-2166  
jpc@jpcclawpr.com

By: /s/ Jose M Prieto Carballo, Esq.

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 10-06509-13

TORRES TIRADO, WILBERTO

Debtor(s)

Chapter 13

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: \_\_\_\_\_

☐ PRE ☐ POST-CONFIRMATION

☒ AMENDED PLAN DATED: 8/21/2010

Filed by: ☒ Debtor ☐ Trustee ☐ Other

I. PAYMENT PLAN SCHEDULE

\$ 610.00 x 24 = \$ 14,640.00  
\$ 655.00 x 36 = \$ 23,580.00  
\$ x = \$  
\$ x = \$  
\$ x = \$

TOTAL: \$ 38,220.00

Additional Payments:

\$ to be paid as a LUMP SUM  
within with proceeds to come from:

☐ Sale of Property identified as follows:

☐ Other:

Periodic Payments to be made other than, and in  
addition to the above:

\$ x = \$

PROPOSED BASE: \$ 38,220.00

III. ATTORNEY'S FEES  
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee  
Disclosure Statement: \$ 2,694.00

Signed: /s/ WILBERTO TORRES TIRADO  
Debtor

Joint Debtor

II. DISBURSEMENT SCHEDULE

A. ADEQUATE PROTECTION PAYMENTS OR \$

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.

☒ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☐ Trustee pays secured ARREARS:

Cr. Cr. Cr.  
# # #  
\$ \$ \$

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. BPPR Cr. MUEBLERIAS BERRIOS Cr.  
# 82200112150490001 # 3301896302 #  
\$ 28,703.00 \$ 2,850.00 \$

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. Cr. Cr.  
# # #  
\$ \$ \$

4. ☒ Debtor SURRENDERS COLLATERAL to Lien Holder:

AEELA

5. ☐ Other:

6. ☒ Debtor otherwise maintains regular payments directly to:

ADM SISTEMA DE RETIR EQUITY MORTGAGE

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.  
11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other:  
☐ Paid 100% / ☐ Other:

Cr. Cr. Cr.  
# # #  
\$ \$ \$

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)  
FAILURE TO TIMELY OBJECT TO THIS PLAN BY A CREDITOR CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT  
METHOD OF PAYMENT 11 USC 1325 (a)(5).

ATTORNEY'S FEES WILL BE PAID AHEAD OF SECURED CREDITORS PER 11 USC 330.

TAX REFUNDS, IF ANY ARE RECEIVED BY DEBTOR, WILL BE TENDERED TO THE TRUSTEE AS PERIODIC PAYMENTS TO FUND THE  
PLAN UNTIL PLAN COMPLETION IN ADDITION TO PAYMENTS ALREADY PROVIDED HEREIN. IF DEBTOR(S) NEED TO USE ANY  
PART OF THESE FUNDS, PROPER AUTHORIZATION WILL BE SOUGHT FROM THE COURT FOR SUCH PURPOSE.

DEBTOR WILL PROVIDE LIFT OF STAY IN FAVOR OF TOYOTA CREDIT (AUTO) VEHICLE IN POSSESSION OF ROOMMATE MR.  
ROBERTO COLON.

DEBTOR WILL PROVIDE INSURANCE TO BPPR AUTO THROUGH EASTERN AMERICAN INSURANCE CO.

Attorney for Debtor Jose Prieto

Phone: (787) 607-2066

Label Matrix for local noticing 0104-2 Case 10-06509-MCF13 District of Puerto Rico Ponce Sat Aug 21 11:53:50 AST 2010  ADM SISTEMA DE RETIRO P O BOX 42003 SAN JUAN, PR 00940-2203	POPULAR AUTO VERONICA DURAN ESQ PO BOX 366818 SAN JUAN, PR 00936-6818   AEELA P O BOX 364508 SAN JUAN, PR 00936-4508	US Bankruptcy Court District of PR Southwestern Divisional Office US Courthouse and Post Office Building 93 Atocha Street, Second Floor Ponce, PR 00730-3759   BPPR P O BOX 366818 SAN JUAN, PR 00936-6818
COMOLOCO 304 GAUTIER BENITEZ SANTURCE, PR 00915-2221	CommoLoCo, Inc. P.O. Box 363769 San Juan, PR 00936-3769	EMP. BERRIOS FINANCIERA PO BOX 674 CIDRA, PR 00739-0674
EQUITY MORTGAGE 413 BOLIVAR SANTURCE, PR 00912-3719	FINGERHUT 6250 RIDGEWOOD RD ST CLOUD, MN 56303-0820	GATSBY P O BOX 6359 CAGUAS, PR 00726-6359
ISLAND FINANCE P O BOX 71504 SAN JUAN, PR 00936-8604	MONEY EXPRESS BANKRUPTCY DIVISION PO BOX 9146 SAN JUAN PR 00908-0146	MONEYEXPRESS PO BOX 11890 SAN JUAN, PR 00922-1890
MUEBLERIAS BERRIOS P O BOX 674 CIDRA, PR 00739-0674	POPULAR AUTO BANKRUPTCY DEPARTMENT PO BOX 366818 SAN JUAN PUERTO RICO 00936-6818	SANTANDER FINANCIAL D/B/A ISLAND FINANCE PO BOX 195369 SAN JUAN PR, 00919-5369
TCPR-Toyota Credit de Puerto Rico Corporatio PO BOX 366251 San Juan, Puerto Rico 00936-6251	TOYOTA CREDIT P O BOX 71410 SAN JUAN, PR 00936-8510	US DEPARTMENT OF EDUCATION P O BOX 105028 ATLANTA, GA 30348-5028
WALMART GE MONEY BANK P O BOX 530927 ATLANTA, GA 30353-0927	ALEJANDRO OLIVERAS RIVERA ALEJANDRO OLIVERAS, CHAPTER 13 TRUS PO BOX 9024062 SAN JUAN, PR 00902-4062	JOSE M PRIETO CARBALLO JPC LAW OFFICE PO BOX 363565 SAN JUAN, PR 00936-3565
MONSITA LECAROS ARRIBAS OFFICE OF THE US TRUSTEE (UST) OCHOA BUILDING 500 TANCA STREET SUITE 301 SAN JUAN, PR 00901-1938	WILBERTO TORRES TIRADO 30 CALLE 2 PASEO COSTA DEL SUR AGUIRRE, PR 00704-2845	End of Label Matrix Mailable recipients 25 Bypassed recipients 0 Total 25